

3) Amendments to the Claims

Listing of Claims:

Claims 1-45 (canceled)

46. (NEW) In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, a transaction facilitator comprising a network-accessible transaction computer that facilitates commercial transactions between buyers and sellers, and at least one pre-authorized shipping service that maintains a network-accessible shipping service tracking database, a method for completing a transaction between a buyer to a seller utilizing a payment enabling system operated by a payment enabler, comprising the computer-implemented steps of:

receiving transaction information from the transaction computer in response to a proposed transaction between the buyer and the seller facilitated by the transaction facilitator, the transaction information including a transaction amount;

in response to receipt of the transaction information, communicating information to the buyer computer for displaying payment instrument selection information and enabling the selection of one of a plurality of payment instruments for making payment to the seller;

receiving information from the buyer computer indicating selection of a payment instrument for making payment to the seller;

electronically requesting authorization for payment in an amount of at least the transaction amount for the selected payment instrument from a payment instrument processor associated with the selected payment instrument;

in response to receipt of information from the payment instrument processor for the selected payment instrument indicating authorization for a payment in at least the transaction amount, communicating instructions to the seller computer to ship the goods via a selected pre-authorized shipping service;

associating the transaction information with a tracking number associated with the shipment of the goods from the seller to the buyer via the shipping service;

querying the shipping service tracking database based on the tracking number to determine whether the goods have been delivered to the buyer;

based at least in part on information from the shipping service database indicating that the goods have been delivered to the buyer, determining if the goods have been acceptably delivered to the buyer as of an indicated delivery date; and

in response to a determination that the goods have been acceptably delivered to the buyer as of the indicated delivery date, effecting completion of the transaction by communicating an instruction to the payment instrument processor to make payment to the seller.

47. (NEW) The method of claim 46, further comprising the step of receiving payment instrument registration information input by a buyer via the buyer computer, the payment instrument registration information including buyer information.

48. (NEW) The method of claim 47, wherein the payment registration information obtained from the buyer computer is utilized to obtain preauthorization of a payment limit for the selected payment instrument from the payment instrument processor.

49. (NEW) The method of claim 47, further comprising the step of storing a payment instrument registration record including data corresponding to the buyer information, the selected payment instrument, and buyer financial information.

50. (NEW) The method of claim 49, wherein the buyer financial information comprises a payment limit amount for the selected payment instrument.

51. (NEW) The method of claim 46, further comprising the step of communicating information to the buyer computer for displaying a graphical user interface for entry of information by the buyer for indicating acceptance or rejection of the goods, and wherein the step of determining that the goods have been acceptably delivered to the buyer comprises either (a) receipt of information from the buyer indicating acceptance of the goods or

(b) determining that the buyer has failed to indicate rejection of the goods within a predetermined period of time for rejection.

52. (NEW) The method of claim 46, wherein the step of determining that the goods have been acceptably delivered to the buyer comprises receipt of an acceptance of the goods input by the buyer via a graphical user interface displayed at the buyer computer.

53. (NEW) The method of claim 46, wherein the step of determining that the goods have been acceptably delivered to the buyer comprises determining that a rejection of the goods by the buyer has not been received within a predetermined time after the indicated delivery date.

C1 54. (NEW) The method of claim 46, further comprising the step of obtaining funds from the buyer via the selected payment instrument prior to the step of communicating instructions to the seller to ship the goods.

55. (NEW) The method of claim 54, further comprising the step of transferring the buyer funds to an intermediary prior to the step of communicating instructions to the seller to ship the goods.

56. (NEW) The method of claim 46, wherein the payment instrument is selected from the group comprising: a bank account, a virtual private payment account, a paper check, flash cash, credit card.

57. (NEW) The method of claim 46, wherein the step of requesting authorization for payment from a payment instrument processor comprises determining that the risk of nonpayment by the buyer has been assumed by the payment instrument processor.

58. (NEW) The method of claim 57, wherein the step of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds have been acquired from the buyer in a prearranged deposit.

59. (NEW) The method of claim 57, wherein the step of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds have been authorized for payment by a credit card transaction processor.

60. (NEW) The method of claim 57, wherein the step of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available for electronic funds transfer from a bank account.

61. (NEW) The method of claim 57, wherein the step of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available via a virtual private payment account.

62. (NEW) The method of claim 57, wherein the step of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available from a prearranged check deposit.

63. (NEW) The method of claim 46, wherein the amount for which authorization is sought in the requesting step includes a transaction fee.

64. (NEW) The method of claim 46, further comprising the step of, in response to a determination that the goods have not been acceptably delivered to the buyer, effecting a refund to the buyer.

65. (NEW) The method of claim 64, wherein the step of effecting a refund to the buyer comprises the steps of:

notifying the seller that the goods have not been acceptably delivered to the buyer;

communicating instructions to the buyer to ship the goods back to the seller via a pre-authorized shipping service;

in response to receipt of information from the shipping service including a tracking number associated with the shipment of the goods from the buyer back to the seller via the shipping service, querying a shipping service tracking database based on the tracking number to determine whether the goods have been returned to the seller;

based at least in part on information from the shipping service database indicating that the goods have been returned to the seller, determining if the goods have been acceptably returned to the seller; and

in response to a determination that the goods have been acceptably returned to the seller, effecting refund of the funds to the buyer.

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66. (NEW) The method of claim 46, wherein the step of querying the shipping service tracking database includes the step of obtaining information indicating the delivery date of the goods to the buyer, and further comprising the step of, in response to receipt of notification from the buyer indicating a rejection of the goods within a predetermined period of time for rejection after the indicated delivery date, effecting a refund of the funds to the buyer.

67. (NEW) The method of claim 46, wherein the step of associating a tracking number associated with the shipment of the goods results comprises generating a number at the payment enabling system and providing the tracking number to the seller for provision to the shipping service.

68. (NEW) The method of claim 46, wherein the step of associating a tracking number associated with the shipment of the goods results from obtaining the tracking number from the seller.

69. (NEW) A system for effecting payment from a buyer to a seller in connection with an online transaction but conditioned on delivery of goods, the buyer utilizing a buyer computer system and the seller utilizing a seller computer system to communicate with a transaction facilitator that facilitates commercial transactions between buyers and sellers, comprising:

a network-accessible transaction computer associated with a transaction facilitator and operative for generating transaction information corresponding to a transaction between a buyer and a seller and for communicating the transaction information to a payment enabling system, the transaction information including at least a transaction amount;

C (a network-accessible shipping service tracking database associated with a pre-authorized shipping service, the tracking database responsive to a query based on a tracking number for providing delivery information, the delivery information indicating that goods from the seller were delivered to the buyer as of an indicated delivery date;

one or more payment instrument processors that effect payments based on a payment instrument, each payment instrument processor operative, in response to a request for a payment authorization in a requested amount from a payment enabling system, for determining whether to authorize the payment in the requested amount, and for communicating information indicating authorization of the payment in the requested amount to the payment enabling system; and

a payment enabling system operative for communicating information to the buyer computer system for displaying payment instrument selection information and enabling the selection by the buyer of at least one payment instrument for use in connection with the online transaction;

the payment enabling system further operative, in response to receipt of transaction information from the transaction computer, for electronically requesting authorization for payment in a requested amount of at least the transaction amount with the selected payment instrument from a corresponding payment instrument processor;

the payment enabling system further operative, in response to receipt of information from a payment instrument processor indicating authorization of payment in the requested amount, for communicating information to the seller computer comprising instructions to the seller to ship the goods to the buyer via a selected pre-authorized shipping service;

the payment enabling system further operative, in response to the association of a transaction with a tracking number corresponding to the shipment of the goods from the seller to the buyer via the shipping service, for communicating a query to the shipping service tracking database based on the tracking number to determine whether the goods have been delivered to the buyer;

the payment enabling system further operative in response to the delivery information resulting from the query to the shipping service database for determining if the goods have been acceptably delivered to the buyer; and

the payment enabling system further operative in response to a determination that the goods have been acceptably delivered to the buyer, for effecting completion of the transaction by communicating an instruction to the payment instrument processor to make payment to the seller.

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70. (NEW) The system of claim 69, wherein the payment enabling system is further operative for communicating information to the buyer computer system for displaying payment instrument registration information and enabling the registration by the buyer of a payment instrument for use in connection with the online transaction; and

wherein the payment enabling system is further operative for receiving payment instrument registration information input by the buyer via the buyer computer, the payment instrument registration information including buyer information and indicating at least one selected payment instrument chosen by the buyer for effecting payment to the seller in connection with the transaction.

71. (NEW) The system of claim 70, wherein the payment registration information obtained from the buyer computer is utilized to obtain preauthorization of a payment limit for the selected payment instrument from the corresponding payment instrument processor.

72. (NEW) The system of claim 70, wherein the payment enabling system includes a memory and is operative for storing a payment instrument registration record including data corresponding to the buyer information, the selected payment instrument, and buyer financial information.

73. (NEW) The system of claim 72, wherein the buyer financial information comprises a payment limit amount for the selected payment instrument.

74. (NEW) The system of claim 69, wherein the payment enabling system is further operative for communicating information to the buyer computer for displaying a graphical user interface for entry of information by the buyer for indicating acceptance or rejection of the goods, and wherein the operation of determining that the goods have been acceptably delivered to the buyer comprises either (a) receiving information from the buyer indicating acceptance of the goods or (b) determining that the buyer has failed to indicate rejection of the goods within a predetermined period of time for rejection.

75. (NEW) The system of claim 69, wherein the operation of determining that the goods have been acceptably delivered to the buyer comprises receipt by the payment enabling system of an acceptance of the goods input by the buyer via a graphical user interface displayed at the buyer computer.

76. (NEW) The system of claim 69, wherein the operation of determining that the goods have been acceptably delivered to the buyer comprises determining at the payment enabling system that a rejection of the goods by the buyer has not been received within a predetermined time after the indicated delivery date.

77. (NEW) The system of claim 69, wherein the payment enabling system is further operative for obtaining funds from the buyer via the selected payment instrument prior to communicating information to the seller to ship the goods.

78. (NEW) The system of claim 77, wherein the payment enabling system is further operative for transferring the buyer funds to an intermediary prior to communicating information to the seller to ship the goods.

79. (NEW) The system of claim 69, wherein the payment instrument is selected from the group comprising: a bank account, a virtual private payment account, a paper check, flash cash, credit card.

80. (NEW) The system of claim 69, wherein the operation of requesting authorization for payment from a payment instrument processor comprises determining that the risk of nonpayment by the buyer has been assumed by the payment instrument processor.

81. (NEW) The system of claim 80, wherein the operation of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds have been acquired from the buyer in a prearranged deposit.

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82. (NEW) The system of claim 80, wherein the operation of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds have been authorized for payment by a credit card transaction processor.

83. (NEW) The system of claim 80, wherein the operation of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available for electronic funds transfer from a bank account.

84. (NEW) The system of claim 80, wherein the operation of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available via a virtual private payment account.

85. (NEW) The method of claim 80, wherein the operation of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available from a prearranged check deposit.

86. (NEW) The system of claim 69, wherein the amount for which authorization is sought in the requesting operation includes a transaction fee.

87. (NEW) The system of claim 69, wherein the payment enabling system is further operative for communicating information to the buyer computer for displaying information corresponding to a plurality of payment instrument types selectable by the buyer for providing funds for the transaction.

88. (NEW) The system of claim 69, wherein the payment enabling system is further operative for, in response to a determination that the goods have not been acceptably delivered to the buyer, effecting a refund to the buyer by the payment enabling system.

89. (NEW) The system of claim 88, wherein the operation of effecting a refund to the buyer comprises:

notifying the seller that the goods have not been acceptably delivered to the buyer;

communicating instructions to the buyer to ship the goods back to the seller via a pre-authorized shipping service;

in response to receipt of information from the shipping service including a tracking number associated with the shipment of the goods from the buyer back to the seller via the shipping service, querying a shipping service tracking database based on the tracking number to determine whether the goods have been returned to the seller;

based at least in part on information from the shipping service database indicating that the goods have been returned to the seller, determining if the goods have been acceptably returned to the seller; and

in response to a determination that the goods have been acceptably returned to the seller, effecting refund of the funds to the buyer.

90. (NEW) The system of claim 69, wherein the operation of querying the shipping service tracking database includes obtaining information indicating the delivery date of the goods to the buyer, and wherein the payment enabling system is further operative, in response to receipt of notification from the buyer indicating a rejection of the goods within a

predetermined period of time for rejection after the indicated delivery date, for effecting a refund of the funds to the buyer.

91. (NEW) The system of claim 69, wherein the operation of associating a transaction with a tracking number comprises generating a number at the payment enabling system and providing the tracking number to the seller for provision to the shipping service in connection with the shipping of the goods.

92. (NEW) The system of claim 69, wherein the operation of associating a transaction with a tracking number comprises obtaining the tracking number from the seller, who obtained the number from the shipping service upon shipping of the goods.

93. (NEW) In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, a transaction facilitator comprising a network-accessible transaction computer that facilitates commercial transactions between buyers and sellers, and at least one pre-authorized shipping service that maintains a network-accessible shipping service tracking database, a method for completing a transaction between a buyer to a seller utilizing a payment enabling system operated by a payment enabler, comprising the computer-implemented steps of:

receiving payment instrument registration information input by a buyer via a buyer computer, the payment instrument registration information including buyer information and indicating at least one selected payment instrument chosen by the buyer for effecting payment to the seller in connection with the transaction;

receiving transaction information from the transaction computer in response to a proposed transaction between the buyer and the seller facilitated by the transaction facilitator, the transaction information including a transaction amount;

electronically requesting authorization for payment in an amount of at least the transaction amount for the selected payment instrument from a payment instrument processor;

in response to receipt of information from the payment instrument processor for the selected payment instrument indicating authorization for a payment in at least the transaction amount, notifying the seller that payment in connection with the transaction has been arranged and providing instructions to the seller to ship the goods via a selected pre-authorized shipping service;

generating a tracking number associated with the shipment of the goods from the seller to the buyer via the shipping service;

querying the shipping service tracking database based on the tracking number to determine whether the goods have been delivered to the buyer;

based at least in part on information from the shipping service database indicating that the goods have been delivered to the buyer, determining if the goods have been acceptably delivered to the buyer as of an indicated delivery date; and

in response to a determination that the goods have been acceptably delivered to the buyer as of the indicated delivery date, effecting completion of the transaction by

communicating an instruction to the payment instrument processor to make payment to the seller.

94. (NEW) The method of claim 93, wherein the payment instrument registration information is obtained from the buyer via a graphic user interface displayed via the buyer computer.

95. (NEW) The method of claim 93, wherein the payment registration information obtained from the buyer computer is utilized to obtain preauthorization of a payment limit for the selected payment instrument from the payment instrument processor.

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96. (NEW) The method of claim 93, further comprising the step of storing a payment instrument registration record including data corresponding to the buyer information, the selected payment instrument, and buyer financial information.

97. (NEW) The method of claim 96, wherein the buyer financial information comprises a payment limit amount for the selected payment instrument.

98. (NEW) The method of claim 93, further comprising the step of communicating information to the buyer computer for displaying a graphical user interface for entry of information by the buyer for indicating acceptance or rejection of the goods, and wherein the step of determining that the goods have been acceptably delivered to the buyer comprises either (a) receipt of information from the buyer indicating acceptance of the goods or (b) determining that the buyer has failed to indicate rejection of the goods within a predetermined period of time for rejection.

99. (NEW) The method of claim 93, wherein the step of notifying the seller includes communicating information to the seller that payment is guaranteed upon receipt and upon the goods being acceptably delivered.

100. (NEW) The method of claim 93, wherein the step of determining that the goods have been acceptably delivered to the buyer comprises receipt of an acceptance of the goods input by the buyer via a graphical user interface displayed at the buyer computer.

101. (NEW) The method of claim 93, wherein the step of determining that the goods have been acceptably delivered to the buyer comprises determining that a rejection of the goods by the buyer has not been received within a predetermined time after the indicated delivery date.

102. (NEW) The method of claim 93, further comprising the step of obtaining funds from the buyer via the selected payment instrument prior to the step of notifying the seller.

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103. (NEW) The method of claim 102, further comprising the step of transferring the buyer funds to an intermediary prior to the step of notifying the seller.

104. (NEW) The method of claim 93, wherein the payment instrument is selected from the group comprising: a bank account, a virtual private payment account, a paper check, flash cash, credit card.

105. (NEW) The method of claim 93, wherein the step of requesting authorization for payment from a payment instrument processor comprises determining that the risk of nonpayment by the buyer has been assumed by the payment instrument processor.

106. (NEW) The method of claim 105, wherein the step of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds have been acquired from the buyer in a prearranged deposit.

107. (NEW) The method of claim 105, wherein the step of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds have been authorized for payment by a credit card transaction processor.

108. (NEW) The method of claim 105, wherein the step of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available for electronic funds transfer from a bank account.

109. (NEW) The method of claim 105, wherein the step of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available via a virtual private payment account.

C 1010. (NEW) The method of claim 105, wherein the step of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available from a prearranged check deposit.

111. (NEW) The method of claim 93, wherein the amount for which authorization is sought in the requesting step includes a transaction fee.

112. (NEW) The method of claim 93, further comprising the step of communicating information from the payment enabling system to the buyer computer for displaying information corresponding to one or more payment instrument types selectable by the buyer for providing funds for the transaction.

113. (NEW) The method of claim 93, further comprising the step of, in response to a determination that the goods have not been acceptably delivered to the buyer, effecting a refund to the buyer.

114. (NEW) The method of claim 113, wherein the step of effecting a refund to the buyer comprises the steps of:

notifying the seller that the goods have not been acceptably delivered to the buyer;

communicating instructions to the buyer to ship the goods back to the seller via a pre-authorized shipping service;

in response to receipt of information from the shipping service including a tracking number associated with the shipment of the goods from the buyer back to the seller via the shipping service, querying a shipping service tracking database based on the tracking number to determine whether the goods have been returned to the seller;

based at least in part on information from the shipping service database indicating that the goods have been returned to the seller, determining if the goods have been acceptably returned to the seller; and

in response to a determination that the goods have been acceptably returned to the seller, effecting refund of the funds to the buyer.

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115. (NEW) The method of claim 93, wherein the step of querying the shipping service tracking database includes the step of obtaining information indicating the delivery date of the goods to the buyer, and further comprising the step of, in response to receipt of notification from the buyer indicating a rejection of the goods within a predetermined period of time for rejection after the indicated delivery date, effecting a refund of the funds to the buyer.

116. (NEW) The method of claim 93, wherein the step of generating a tracking number associated with the shipment of the goods from the seller to the buyer via the shipping service comprises generating a number at the payment enabling system and providing the tracking number to the seller for provision to the shipping service.

117. (NEW) The method of claim 93, wherein the step of generating a tracking number associated with the shipment of the goods from the seller to the buyer via the shipping service comprises obtaining the tracking number from the seller.

118. (NEW) A system for effecting payment for goods purchased by a buyer using a buyer computer from a seller using a seller computer in an online transaction facilitated by a transaction facilitator, the payment conditioned on acceptable delivery of the goods by the seller to the buyer, the transaction facilitator operating a network-accessible transaction computer that facilitates commercial transactions between buyers and sellers, comprising:

a payment enabling system;

an interface for data communications with the buyer computer;

an interface for data communications with the seller computer;

an interface for data communications with the transaction computer;

an interface for data communications with at least one payment instrument processor;

an interface for data communications with at least one pre-authorized shipping service that maintains a network-accessible shipping service tracking database;

the payment enabling system operative for receiving payment instrument registration information input by a buyer via the buyer computer, the payment instrument registration information including buyer information and indicating at least one selected payment instrument chosen by the buyer for effecting payment to the seller in connection with the transaction;

the payment enabling system further operative for receiving transaction information from the transaction computer in response to a proposed transaction between the buyer and the seller, the transaction information including a transaction amount;

the payment enabling system further operative for electronically requesting authorization for payment in an amount of at least the transaction amount for the selected payment instrument from a payment instrument processor;

the payment enabling system further operative, in response to receipt of information from the payment instrument processor for the selected payment instrument indicating authorization for a payment in at least the transaction amount, for notifying the seller that payment in connection with the transaction has been arranged and providing instructions to the seller to ship the goods via a selected pre-authorized shipping service;

the payment enabling system further operative for generating a tracking number associated with the shipment of the goods from the seller to the buyer via the shipping service;

the payment enabling system further operative for querying the shipping service tracking database based on the tracking number to determine whether the goods have been delivered to the buyer;

the payment enabling system further operative, based at least in part on information from the shipping service database indicating that the goods have been delivered to the buyer, for determining if the goods have been acceptably delivered to the buyer as of an indicated delivery date; and

C! the payment enabling system further operative, in response to a determination that the goods have been acceptably delivered to the buyer as of the indicated delivery date, for effecting completion of the transaction by communicating an instruction to the payment instrument processor to make payment to the seller.

119. (NEW) The system of claim 118, wherein the payment instrument registration information is obtained from the buyer via a graphic user interface displayed via the buyer computer.

120. (NEW) The system of claim 118, wherein the payment registration information obtained from the buyer computer is utilized to obtain preauthorization of a payment limit for the selected payment instrument from the payment instrument processor.

121. (NEW) The system of claim 118, wherein the payment enabling system includes a memory operative for storing a payment instrument registration record including data corresponding to the buyer information, the selected payment instrument, and buyer financial information.

122. (NEW) The system of claim 121, wherein the buyer financial information comprises a payment limit amount for the selected payment instrument.

123. (NEW) The system of claim 118, wherein the payment enabling system is further operative for communicating information to the buyer computer system for displaying a graphical user interface for entry of information by the buyer for indicating acceptance or

rejection of the goods, and wherein the operation of determining that the goods have been acceptably delivered to the buyer comprises either (a) receiving information from the buyer indicating acceptance of the goods or (b) determining that the buyer has failed to indicate rejection of the goods within a predetermined period of time for rejection.

124. (NEW) The system of claim 118, wherein the operation of notifying the seller includes communicating information to the seller that payment is guaranteed upon receipt and upon the goods being acceptably delivered.

125. (NEW) The system of claim 118, wherein the operation of determining that the goods have been acceptably delivered to the buyer comprises receipt of an acceptance of the goods input by the buyer via a graphical user interface displayed at the buyer computer.

C 126. (NEW) The system of claim 118, wherein the operation of determining that the goods have been acceptably delivered to the buyer comprises determining that a rejection of the goods by the buyer has not been received within a predetermined time after the indicated delivery date.

127. (NEW) The system of claim 118, wherein the payment enabling system is further operative for determining that funds have been obtained from the buyer via the selected payment instrument prior to notifying the seller.

128. (NEW) The system of claim 127, wherein the payment enabling system is further operative for transferring the buyer funds to an intermediary prior to notifying the seller.

129. (NEW) The system of claim 118, wherein the payment instrument is selected from the group comprising: a bank account, a virtual private payment account, a paper check, flash cash, credit card.

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130. (NEW) The system of claim 118, wherein the operation of requesting authorization for payment from a payment instrument processor comprises determining that the risk of nonpayment by the buyer has been assumed by the payment instrument processor.

131. (NEW) The system of claim 130, wherein the operation of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds have been acquired from the buyer in a prearranged deposit.

132. (NEW) The system of claim 130, wherein the operation of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds have been authorized for payment by a credit card transaction processor.

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133. (NEW) The system of claim 130, wherein the operation of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available for electronic funds transfer from a bank account.

134. (NEW) The system of claim 130, wherein the operation of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available via a virtual private payment account.

135. (NEW) The system of claim 130, wherein the operation of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available from a prearranged check deposit.

136. (NEW) The system of claim 118, wherein the amount for which authorization is sought in the requesting operation includes a transaction fee.

137. (NEW) The system of claim 118, wherein the payment enabling system is further operative for communicating information to the buyer computer for displaying

information corresponding to one or more payment instrument types selectable by the buyer for providing funds for the transaction.

138. (NEW) The system of claim 118, wherein the payment enabling system is further operative, in response to a determination that the goods have not been acceptably delivered to the buyer, for effecting a refund to the buyer.

139. (NEW) The system of claim 139, wherein the payment enabling system is operative for effecting a refund to the buyer by the operations of:

notifying the seller that the goods have not been acceptably delivered to the buyer;

communicating instructions to the buyer to ship the goods back to the seller via a pre-authorized shipping service;

in response to receipt of information from the shipping service including a tracking number associated with the shipment of the goods from the buyer back to the seller via the shipping service, querying a shipping service tracking database based on the tracking number to determine whether the goods have been returned to the seller;


based at least in part on information from the shipping service database indicating that the goods have been returned to the seller, determining if the goods have been acceptably returned to the seller; and

in response to a determination that the goods have been acceptably returned to the seller, effecting refund of the funds to the buyer.

140. (NEW) The system of claim 118, wherein the operation of querying the shipping service tracking database comprises obtaining information indicating the delivery date of the goods to the buyer, and wherein the payment enabling system, in response to receipt of notification from the buyer indicating a rejection of the goods within a predetermined period of time for rejection after the indicated delivery date, is operative for effecting a refund of the funds to the buyer.

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141. (NEW) The system of claim 118, wherein the operation of generating a tracking number associated with the shipment of the goods from the seller to the buyer via the shipping service comprises generating a number at the payment enabling system and providing the tracking number to the seller for provision to the shipping service.

142. (NEW) The system of claim 118, wherein the operation of generating a tracking number associated with the shipment of the goods from the seller to the buyer via the shipping service comprises obtaining the tracking number from the seller.



143. (NEW) In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, a transaction facilitator comprising a network-accessible transaction computer that facilitates commercial transactions between buyers and sellers, a payment enabling system, one or more payment instrument processors, and at least one pre-authorized shipping service that maintains a network-accessible shipping service tracking database, a method for completing a online transaction between a buyer to a seller, comprising the computer-implemented steps of:

communicating information to the buyer computer system for displaying a payment instrument registration information and enabling the registration by the buyer of a payment instrument for use in connection with an online transaction via the transaction computer;

at the payment enabling system, receiving payment instrument registration information input by the buyer via a buyer computer, the payment instrument registration information including buyer information and indicating at least one selected payment instrument chosen by the buyer for effecting payment to the seller in connection with the transaction;

at the transaction computer, generating transaction information corresponding to a transaction between a buyer and a seller, the transaction information including at least a transaction amount, and communicating the transaction information to the payment enabling system;

in response to receipt of the transaction information by the payment enabling system, electronically requesting authorization for payment in a requested amount of at least the transaction amount for the selected payment instrument from a corresponding payment instrument processor;

at the payment instrument processor, determining whether to authorize the payment in the requested amount, and communicating information indicating authorization of the payment in the requested amount to the payment enabling system;

in response to receipt of information at the payment enabling system indicating authorization of payment in the requested amount, communicating information to the seller computer for notifying the seller that payment in connection with the transaction has been arranged and providing instructions to the seller to ship the goods via a selected pre-authorized shipping service;

generating a tracking number associated with the shipment of the goods from the seller to the buyer via the shipping service, and providing the tracking number to the payment enabling system;

communicating a query from the payment enabling system to the shipping service tracking database based on the tracking number to determine whether the goods have been delivered to the buyer;

providing delivery information from the shipping service tracking database to the payment enabling system, the delivery information indicating that the goods were delivered to the buyer as of an indicated delivery date;

based at least in part on the delivery information from the shipping service database, determining if the goods have been acceptably delivered to the buyer; and

in response to a determination that the goods have been acceptably delivered to the buyer as of the indicated delivery date, effecting completion of the transaction by communicating an instruction to make payment to the seller from the payment enabling system to the payment instrument processor.

144. (NEW) The method of claim 143, wherein the payment registration information obtained from the buyer computer is utilized to obtain preauthorization of a payment limit for the selected payment instrument from the corresponding payment instrument processor.

145. (NEW) The method of claim 143, further comprising the step of storing, at the payment enabling system, a payment instrument registration record including data corresponding to the buyer information, the selected payment instrument, and buyer financial information.

146. (NEW) The method of claim 145, wherein the buyer financial information comprises a payment limit amount for the selected payment instrument.

147. (NEW) The method of claim 143, further comprising the step of communicating information from the payment enabling system to the buyer computer and operative for displaying a graphical user interface for entry of information by the buyer for

indicating acceptance or rejection of the goods, and wherein the step of determining that the goods have been acceptably delivered to the buyer comprises either (a) receipt of information from the buyer indicating acceptance of the goods or (b) determining that the buyer has failed to indicate rejection of the goods within a predetermined period of time for rejection.

148. (NEW) The method of claim 143, wherein the step of notifying the seller includes communicating information to the seller that payment is guaranteed upon receipt and upon the good being acceptably delivered.

C 149. (NEW) The method of claim 143, wherein the step of determining that the goods have been acceptably delivered to the buyer comprises receipt by the payment enabling system of an acceptance of the goods input by the buyer via a graphical user interface displayed at the buyer computer.

150. (NEW) The method of claim 143, wherein the step of determining that the goods have been acceptably delivered to the buyer comprises determining at the payment enabling system that a rejection of the goods by the buyer has not been received within a predetermined time after the indicated delivery date.

151. (NEW) The method of claim 143, further comprising the step of obtaining funds from the buyer via the selected payment instrument prior to the step of notifying the seller.

152. (NEW) The method of claim 151, further comprising the step of transferring the buyer funds to an intermediary prior to the step of notifying the seller.

153. (NEW) The method of claim 143, wherein the payment instrument is selected from the group comprising: a bank account, a virtual private payment account, a paper check, flash cash, credit card.

154. (NEW) The method of claim 143, wherein the step of requesting authorization for payment from a payment instrument processor comprises determining that the risk of nonpayment by the buyer has been assumed by the payment instrument processor.

155. (NEW) The method of claim 154, wherein the step of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds have been acquired from the buyer in a prearranged deposit.

C 156. (NEW) The method of claim 154, wherein the step of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds have been authorized for payment by a credit card transaction processor.

157. (NEW) The method of claim 154, wherein the step of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available for electronic funds transfer from a bank account.

158. (NEW) The method of claim 154, wherein the step of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available via a virtual private payment account.

159. (NEW) The method of claim 154, wherein the step of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available from a prearranged check deposit.

160. (NEW) The method of claim 143, wherein the amount for which authorization is sought in the requesting step includes a transaction fee.

161. (NEW) The method of claim 143, further comprising the step of communicating information from the payment enabling system to the buyer computer for

displaying information corresponding to one or more payment instrument types selectable by the buyer for providing funds for the transaction.

162. (NEW) The method of claim 143, further comprising the step of, in response to a determination that the goods have not been acceptably delivered to the buyer, effecting a refund to the buyer by the payment enabling system.

163. (NEW) The method of claim 162, wherein the step of effecting a refund to the buyer comprises the steps of:

notifying the seller that the goods have not been acceptably delivered to the buyer;

communicating instructions from the payment enabling system to the buyer to ship the goods back to the seller via a pre-authorized shipping service;

in response to receipt of information from the shipping service including a tracking number associated with the shipment of the goods from the buyer back to the seller via the shipping service, querying a shipping service tracking database based on the tracking number to determine whether the goods have been returned to the seller;

based at least in part on information from the shipping service database indicating that the goods have been returned to the seller, determining if the goods have been acceptably returned to the seller; and

in response to a determination that the goods have been acceptably returned to the seller, effecting refund of the funds to the buyer.

164. (NEW) The method of claim 143, wherein the step of querying the shipping service tracking database includes the step of obtaining information indicating the delivery date of the goods to the buyer, and further comprising the step of, in response to receipt of notification from the buyer indicating a rejection of the goods within a predetermined period of time for rejection after the indicated delivery date, effecting a refund of the funds to the buyer.

165. (NEW) The method of claim 143, wherein the step of generating a tracking number associated with the shipment of the goods from the seller to the buyer via the

shipping service comprises generating a number at the payment enabling system and providing the tracking number to the seller for provision to the shipping service.

166. (NEW) The method of claim 143, wherein the step of generating a tracking number associated with the shipment of the goods from the seller to the buyer via the shipping service comprises obtaining the tracking number from the seller.

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167. (NEW) A system for effecting payment from a buyer to a seller in connection with an online transaction but conditioned on delivery of goods, the buyer utilizing a buyer computer system and the seller utilizing a seller computer system to communicate with a transaction facilitator that facilitates commercial transactions between buyers and sellers, comprising:

a network-accessible transaction computer associated with a transaction facilitator and operative for generating transaction information corresponding to a transaction between a buyer and a seller and for communicating the transaction information to a payment enabling system, the transaction information including at least a transaction amount;

C 1 a network-accessible shipping service tracking database associated with a pre-authorized shipping service, the tracking database responsive to a query based on a tracking number for providing delivery information, the delivery information indicating that goods from the seller were delivered to the buyer as of an indicated delivery date;

one or more payment instrument processors that effect payments based on a payment instrument, each payment instrument processor operative, in response to a request for a payment authorization in a requested amount from a payment enabling system, for determining whether to authorize the payment in the requested amount, and for communicating information indicating authorization of the payment in the requested amount to the payment enabling system; and

a payment enabling system operative for communicating information to the buyer computer system for displaying payment instrument registration information and enabling the registration by the buyer of a payment instrument for use in connection with the online transaction;

the payment enabling system further operative for receiving payment instrument registration information input by the buyer via the buyer computer, the payment instrument registration information including buyer information and indicating at least one selected payment instrument chosen by the buyer for effecting payment to the seller in connection with the transaction;

the payment enabling system further operative, in response to receipt of transaction information from the transaction computer, for electronically requesting authorization

for payment in a requested amount of at least the transaction amount with the selected payment instrument from a corresponding payment instrument processor;

the payment enabling system further operative, in response to receipt of information from a payment instrument processor indicating authorization of payment in the requested amount, for communicating information to the seller computer for notifying the seller that payment in connection with the transaction has been arranged and providing instructions to the seller to ship the goods via a selected pre-authorized shipping service;

the payment enabling system further operative for generating a tracking number associated with the shipment of the goods from the seller to the buyer via the shipping service;

the payment enabling system further operative for communicating a query to the shipping service tracking database based on the tracking number to determine whether the goods have been delivered to the buyer;

C1 the payment enabling system further operative in response to the delivery information resulting from the query to the shipping service database for determining if the goods have been acceptably delivered to the buyer; and

the payment enabling system further operative in response to a determination that the goods have been acceptably delivered to the buyer, for effecting completion of the transaction by communicating an instruction to the payment instrument processor to make payment to the seller.

168. (NEW) The system of claim 167, wherein the payment registration information obtained from the buyer computer is utilized to obtain preauthorization of a payment limit for the selected payment instrument from the corresponding payment instrument processor.

169. (NEW) The system of claim 167, wherein the payment enabling system includes a memory and is operative for storing a payment instrument registration record including data corresponding to the buyer information, the selected payment instrument, and buyer financial information.

170. (NEW) The system of claim 169, wherein the buyer financial information comprises a payment limit amount for the selected payment instrument.

171. (NEW) The system of claim 167, wherein the payment enabling system is further operative for communicating information to the buyer computer for displaying a graphical user interface for entry of information by the buyer for indicating acceptance or rejection of the goods, and wherein the operation of determining that the goods have been acceptably delivered to the buyer comprises either (a) receiving information from the buyer indicating acceptance of the goods or (b) determining that the buyer has failed to indicate rejection of the goods within a predetermined period of time for rejection.

C 172. (NEW) The system of claim 167, wherein the operation of notifying the seller includes communicating information to the seller that payment is guaranteed upon receipt and upon the good being acceptably delivered.

173. (NEW) The system of claim 167, wherein the operation of determining that the goods have been acceptably delivered to the buyer comprises receipt by the payment enabling system of an acceptance of the goods input by the buyer via a graphical user interface displayed at the buyer computer.

174. (NEW) The system of claim 167, wherein the operation of determining that the goods have been acceptably delivered to the buyer comprises determining at the payment enabling system that a rejection of the goods by the buyer has not been received within a predetermined time after the indicated delivery date.

175. (NEW) The system of claim 167, wherein the payment enabling system is further operative for obtaining funds from the buyer via the selected payment instrument prior to notifying the seller.

176. (NEW) The system of claim 175, wherein the payment enabling system is further operative for transferring the buyer funds to an intermediary prior to notifying the seller.

177. (NEW) The system of claim 167, wherein the payment instrument is selected from the group comprising: a bank account, a virtual private payment account, a paper check, flash cash, credit card.

178. (NEW) The system of claim 167, wherein the operation of requesting authorization for payment from a payment instrument processor comprises determining that the risk of nonpayment by the buyer has been assumed by the payment instrument processor.

179. (NEW) The system of claim 178, wherein the operation of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds have been acquired from the buyer in a prearranged deposit.

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180. (NEW) The system of claim 178, wherein the operation of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds have been authorized for payment by a credit card transaction processor.

181. (NEW) The system of claim 178, wherein the operation of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available for electronic funds transfer from a bank account.

182. (NEW) The system of claim 178, wherein the operation of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available via a virtual private payment account.

183. (NEW) The method of claim 178, wherein the operation of determining that the risk of nonpayment has been assumed by the payment instrument processor comprises determining that the funds are available from a prearranged check deposit.

184. (NEW) The system of claim 167, wherein the amount for which authorization is sought in the requesting operation includes a transaction fee.

185. (NEW) The system of claim 167, wherein the payment enabling system is further operative for communicating information to the buyer computer for displaying information corresponding to one or more payment instrument types selectable by the buyer for providing funds for the transaction.

186. (NEW) The system of claim 167, wherein the payment enabling system is further operative for, in response to a determination that the goods have not been acceptably delivered to the buyer, effecting a refund to the buyer by the payment enabling system.

C1 187. (NEW) The system of claim 186, wherein the operation of effecting a refund to the buyer comprises:

notifying the seller that the goods have not been acceptably delivered to the buyer;

communicating instructions to the buyer to ship the goods back to the seller via a pre-authorized shipping service;

in response to receipt of information from the shipping service including a tracking number associated with the shipment of the goods from the buyer back to the seller via the shipping service, querying a shipping service tracking database based on the tracking number to determine whether the goods have been returned to the seller;

based at least in part on information from the shipping service database indicating that the goods have been returned to the seller, determining if the goods have been acceptably returned to the seller; and

in response to a determination that the goods have been acceptably returned to the seller, effecting refund of the funds to the buyer.

188. (NEW) The system of claim 167, wherein the operation of querying the shipping service tracking database includes obtaining information indicating the delivery date of the goods to the buyer, and wherein the payment enabling system is further operative, in response to receipt of notification from the buyer indicating a rejection of the goods within a

predetermined period of time for rejection after the indicated delivery date, for effecting a refund of the funds to the buyer.

189. (NEW) The system of claim 167, wherein the operation of generating a tracking number associated with the shipment of the goods from the seller to the buyer via the shipping service comprises generating a number at the payment enabling system and providing the tracking number to the seller for provision to the shipping service.

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190. (NEW) The system of claim 167, wherein the operation of generating a tracking number associated with the shipment of the goods from the seller to the buyer via the shipping service comprises obtaining the tracking number from the seller.
